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May 18, 2004

Honorable Catherine C. Blake
United States District Judge
United State District Court
For the District of Maryland
101 West Lombard Street, Room 110
Baltimore, MD 21201

Re: **National Mortgage Warehouse, LLC v. Bankers First
Mortgage Co., Inc., et al.**
Case Number: CCB 00-CV-2881

Dear Judge Blake:

Based on correspondence we have received from Christopher Trikeriotis, he has agreed to withdraw his Motion for Sanctions against Sovereign Bank and this firm. As Mr. Ohly already noted in his Memorandum Response, the settlement documents that have been already produced are accurate copies thereof, same for signature pages, of the agreement reached with Diane and Kent Baklor. That is the only agreement in existence that relates to how the Baklors are to reimburse Sovereign and National Mortgage Warehouse for the indebtedness owed to them. Accordingly, Sovereign will have nothing further to produce with respect to Mr. Trikeriotis' request.

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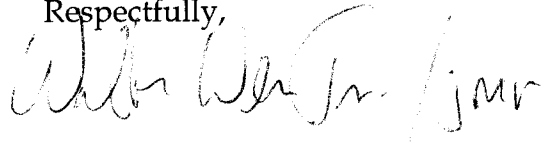
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Unless I hear differently therefore, we do not anticipate producing any documents in response to Mr. Trikeriotis' request. If our understanding of the various motions and correspondence is incorrect, I would ask that counsel notify me immediately. We appreciate Your Honor's patience and consideration of this letter.

Respectfully,



Walter Weir, Jr.

WWJr./mml

cc: D. Christopher Ohly, Esquire
Andrew C. White, Esquire
Christopher Trikeriotis
Richard Geld